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TO: EXAMINER CAROLYN
M. BLECK, U.S.
PATENT AND TRADEMARK
OFFICE (571)273-8300

FROM: JOHN PIENKOS (414)228-6881
APPLICANT, U.S. PATENT
APPLICATION NO. (09/694,402)

DATE: 2/27/06

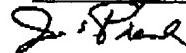
RE: REPLY TO FINAL OFFICE
ACTION DATED
12/19/05

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I hereby certify that this correspondence is being transmitted by facsimile to Examiner Carolyn M. Bleck of the United States Patent Office, at (571) 273-8300. Date and Signature of transmittal: February 27, 2006

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****Applicant:** Pienkos, John T.**Serial No.:** 09/694,402**Filing Date:** October 22, 2000**Title:** SYSTEM AND METHOD FOR PROVIDING
REDUCED INSURANCE PREMIUMS**Examiner:** Carolyn M. Bleck**Art Unit:** 3626

REPLY TO FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Box AF
Alexandria, VA 22313-1450

Dear Madam:

In response to the final Office action dated December 9, 2005, the Applicant respectfully provides the following Remarks.

Remarks

The Applicant appreciates the Examiner's continued consideration of the present Application, and appreciates that the Examiner withdrew the finality of the previous Office action dated August 5, 2005. In the most recent, final Office Action, claims 1-7 and 9 were rejected under 35 U.S.C. 102(b) as being anticipated by Luchs et al. (U.S. Patent No. 4,831,526). Additionally, the remaining claims were each rejected under 35 U.S.C. 103(a), for various reasons.